



# The Capsule

## Will ADAP Purchase Health Insurance Coverage For You?

ADAP will transition a limited number of clients into the Health Insurance Marketplace for health care coverage during open enrollment. Open enrollment begins November 1, 2015 and ends January 31, 2016. ADAP has limited resources and not all clients will be selected to transition. If your Federal Poverty Level (FPL) is between 100% & 249% (\$11,772 and \$29,312 yearly income for a single household) you may be contacted by your local county health department regarding eligibility to transition to the Health Insurance Marketplace for coverage.

### 1. How will I know if ADAP will purchase health insurance coverage for me?

A. If you are an existing client and your annual income is between \$11,772 and \$29,312, (100% - 249% FPL for a single household) you may receive a call from your local ADAP office or you may call the ADAP office in your area to verify.

### 2. If I am selected to transition, how do I sign up for health insurance coverage?

A. If you are selected for transition, ADAP staff will provide instructions on enrollment procedures and information on insurance plan options that ADAP will support.

### 3. If I am not selected for ADAP to purchase health insurance coverage will anything change for me?

A. No, your services will continue without any interruptions. As an ADAP client who is not transitioning to the Health Insurance Marketplace you will not see any changes in the way you receive ADAP services.

### 4. Should I choose or buy my own plan? Will ADAP pay for it?

A. If you are selected to transition for health insurance coverage, your ADAP office will assist you in reviewing and selecting an ADAP approved insurance plan in your county. If you were not selected for transition to health insurance coverage, ADAP will not pay for a health insurance plan you choose to buy on your own.



Additional CAPSULES are available online at [www.floridaADAP.org](http://www.floridaADAP.org)

If you need assistance or have questions, contact your case manager or an ADAP staff.

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## **5. What will ADAP pay for on my behalf for an approved Marketplace insurance plan?**

A. ADAP will only cover premiums, medication copayments for drugs on the ADAP formulary and deductibles for Marketplace approved plans.

## **6. Why is ADAP purchasing insurance plans for eligible clients?**

A. ADAP is purchasing insurance plans to provide for greater access to life-saving medications and care. An added benefit is that ADAP will select plans that are cost effective which allows ADAP to extend the use of limited dollars to serve more clients.

## **7. When is the open enrollment period?**

A. Open enrollment begins on November 1, 2015 and ends January 31, 2016.

## **8. Will I still be able to see my doctor?**

A. You will be able to see your doctor if he/she is enrolled in the ADAP supported plans. You are encouraged to speak with your doctor about enrolling in the insurance plans.

## **9. How long will I remain eligible to receive insurance coverage from ADAP ?**

A. You must have your core eligibility renewed every six months and be sure you meet all of ADAP's program requirements. Your continued insurance coverage is based on your eligibility status in ADAP.

## **10. Will ADAP pay for a stand-alone dental or vision plan?**

A. No. ADAP is an HIV/AIDS medication program and will not pay for stand-alone dental or vision plans.

## **11. What pharmacy should I use if I am transitioned to insurance coverage?**

A. You may pick up your antiretroviral (ARV) medications from CVS/Caremark, or use the CVS/Caremark mail order option. By going to CVS, you help the program to provide services to additional clients.

***For information on ADAP supported plans, contact your county ADAP staff or case manager. You may talk to an ADAP staff to see if you are selected for enrollment and what plans are available to you.***



If you need assistance or have questions, contact your case manager or an ADAP staff member.